Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 1 of 50 Bar No#: 01842000

Di (Olliciai i Ollii i) (1/00)				- 3 -				Dai NO	. 01042000
	TED STATES B NORTHERN DIS DALLAS		TEXAS				V	olunta	ry Petition
Name of Debtor (if individual, enter Last, First, <b>Ethun, Sr, Brent Winston</b>	Middle):				of Joint Debtor (Sp <b>n, Stefanie M</b>		rst, Middle):		
All Other Names used by the Debtor in the last (include married, maiden, and trade names): aka Brent Winston Ethun, Sr	8 years			(include	er Names used by e married, maiden Stefanie Mae	and trade name	es):		son
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-4261	ayer I.D. (ITIN) No./C	complete EIN (if	more			ec. or Individual-		TIN) No./C	Complete EIN (if more
Street Address of Debtor (No. and Street, City, 18959 Dallas Parkway #1611 Dallas, TX	and State):	ZIP CODE		2300	Address of Joint D Marsh Ln. A ollton, TX	•	Street, City, and	State):	ZIP CODE
		<b>75287</b>							<b>75006</b>
County of Residence or of the Principal Place of <b>Dallas</b>	of Business:			County <b>Dalla</b>	of Residence or o	of the Principal P	Place of Busines	s:	
Mailing Address of Debtor (if different from stre 18959 Dallas Parkway #1611 Dallas, TX	et address):			1895	Address of Joint  9 Dallas Park  s, TX	,	nt from street ad	ldress):	
		ZIP CODE <b>75287</b>							ZIP CODE <b>75287</b>
Location of Principal Assets of Business Debto	r (if different from str	eet address ab	ove):						
N/A									ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ✓ Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Chec	Real Estate as o	defined ) ization States			(Chec consumer U.S.C. ed by an or a house-	Check on  Chapt of a F  Chapt of a F  Chapt of a F  Chapt of a F  Debts ck one box.)	ne box.) ter 15 Pet oreign Ma ter 15 Pet oreign No	
Full Filing Fee attached.  Filing Fee to be paid in installments (appl signed application for the court's conside unable to pay fee except in installments.  Filing Fee waiver requested (applicable to attach signed application for the court's considerable to pay fee except in installments.	ration certifying that Rule 1006(b). See on the chapter 7 individuals	the debtor is Official Form 3A Is only). Must	Α.	Chec	Debtor is a small bu Debtor is not a sma	noncontigent lic are less than \$2 <b>boxes:</b> with this petition plan were solici	puidated debts (c2,190,000.	11 U.S.C.	§ 101(51D).  debts owed to
Statistical/Administrative Information  Debtor estimates that funds will be availal  Debtor estimates that, after any exempt p there will be no funds available for distributes that the control of the c	ole for distribution to roperty is excluded a	and administrati				50,001-	Over	TH	HIS SPACE IS FOR DURT USE ONLY
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$500,000 \$500,000 to \$1 milli	5,000 \$1,000,001	10,000 \$10,000,001 to \$50 million	25,000 \$50,000 to \$100		\$100,000,001 to \$500 million	100,000 \$500,000,001 to \$1 billion	100,000  More than \$1 billion		
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 2 of 50 B1 (Official Form 1) (1/08) Page 2 **Brent Winston Ethun Sr Voluntary Petition** Name of Debtor(s): Stefanie Mae Ethun (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11. United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\overline{\mathbf{V}}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

# (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

П

petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

B1 (Official Form 1) (1/08)

Page 3

Voluntary Petition	Name of Debtor(s): Brent Winston Ethun Sr
(This page must be completed and filed in every case)	Stefanie Mae Ethun
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true
true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	(Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Brent Winston Ethun Sr Brent Winston Ethun Sr	
	X
X /s/ Stefanie Mae Ethun Stefanie Mae Ethun	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 10/22/2008	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
X /s/ Toby Bartholow Toby Bartholow Bar No. 01842000	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules
Bartholow & Bartholow	or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a
13110 N Central Expway # 301 Dallas, TX 75243	maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that
	section. Official Form 19 is attached.
Phone No. (972) 739-5255 Fax No. (972) 739-5255	Printed Name and title, if any, of Bankruptcy Petition Preparer
10/22/2008	Fillited Name and title, if any, or bankruptcy Fetition Freparet
Date	Social Sociative number //f the honey into property is not an individual
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
	^
	Date
X	Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
Signature of Authorized Individual	partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not
i mileo ivame di Admonzeo monviduali	an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Brent Winston Ethun Sr Case No.
Stefanie Mae Ethun (if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Case 08-35391-bjh7 Doc 1

Official Form 1, Exhibit D (10/06)

## **NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

IN RE: Brent Winston Ethun Sr Case No. Stefanie Mae Ethun

(if known)

Debtor(s)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1	
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Mu accompanied by a motion for determination by the court.]	ıst be
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficient be incapable of realizing and making rational decisions with respect to financial responsibilities.);	ıcy so as to
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after r effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	easonable
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	of
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor:   Is/ Brent Winston Ethun Sr  Brent Winston Ethun Sr	
Date:10/22/2008	

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE:	Brent Winston Ethun Sr	Case No.	
	Stefanie Mae Ethun		(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Brent Winston Ethun Sr Case No.
Stefanie Mae Ethun

case No. (if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Stefanie Mae Ethun Stefanie Mae Ethun
Date:10/22/2008

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 8 of 50

B6A (Official Form 6A) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Texas House 2504 Seedling Ln Dallas, TX 75287	Fee Simple	J	\$175,000.00	\$159,856.00
Florida rental property house at 17267 Brians Way Jupiter, FL 33478	Fee Simple	J	\$299,000.00	\$401,127.00

(Report also on Summary of Schedules)

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 9 of 50

B6B (Official Form 6B) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	х			
Checking, savings or other financial accounts, certificates of deposit     creating and learners and learners.		Savings Account Wachovia Bank	J	\$500.00
or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions,		Checking Account Wachovia Bank	J	\$1,200.00
brokerage houses, or cooperatives.		Checking Account Wachovia Bank	J	\$1,100.00
		Savings Account Wachovia bank	W	\$101.00
		Savings Account Wachovia Bank	Н	\$68.00
		Checking Account City County Credit Union of Ft. Lauderdale	J	\$21.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer		Master Bedroom Husbands Apartment	Н	\$200.00
equipment.		Living room Husbands Apartment	Н	\$500.00
		Office/Son's Bedroom Husbands Apartment	Н	\$100.00
		Kitchen Husbands Apartment	Н	\$50.00
		Master Bedroom	W	\$150.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 10 of 50

B6 Summary (Official Form 6 - Summary) (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

In re Brent Winston Ethun Sr Stefanie Mae Ethun Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$474,000.00		
B - Personal Property	Yes	6	\$39,885.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		\$618,235.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$145,249.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$7,950.17
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$10,921.76
	TOTAL	25	\$513,885.00	\$763,484.94	

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 11 of 50

Form 6 - Statistical Summary (12/07)

#### **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	
State the following:	-
Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	
State the following:	+
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	
4. Total from Schedule F	
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 12 of 50

B6B (Official Form 6B) (12/07) -- Cont.

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Wife's Apartment		
		Son's Bedroom Wife's Apartment	W	\$100.00
		Living Room Wife's Apartment	W	\$200.00
		Kitchen Wife's Apartment	W	\$75.00
		Computer, Printer Husband's Apartment	Н	\$100.00
		Computer, Printer Wife's Apartment	W	\$100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Women's Clothing - Work and Casual Wife's Apartment	W	\$100.00
		Men's Clothing - Work and Casual Husband's Apartment	Н	\$100.00
		Child's Clothing (Boy) Hisband's Apartment	Н	\$50.00
		Childs Clothing (Boy) Wife's Apartment	W	\$75.00
7. Furs and jewelry.		Wedding Rings	J	\$500.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 13 of 50

B6B (Official Form 6B) (12/07) -- Cont.

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 14 of 50

B6B (Official Form 6B) (12/07) -- Cont.

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 15 of 50

B6B (Official Form 6B) (12/07) -- Cont.

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Ford F-150 Truck Husband's Apartment	J	\$18,150.00
		2006 Toyota Highlander Wife's Apartment	J	\$16,345.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	х			

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 16 of 50

B6B (Official Form 6B) (12/07) -- Cont.

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any contin	nuat		ıl >	\$39,885.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 17 of 50

B6C (Official Form 6C) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
<ul><li>✓ 11 U.S.C. § 522(b)(2)</li><li>☐ 11 U.S.C. § 522(b)(3)</li></ul>	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Texas House 2504 Seedling Ln Dallas, TX 75287	11 U.S.C. § 522(d)(5)	\$15,144.00	\$175,000.00
Savings Account Wachovia Bank	11 U.S.C. § 522(d)(5)	\$500.00	\$500.00
Checking Account Wachovia Bank	11 U.S.C. § 522(d)(5)	\$1,200.00	\$1,200.00
Checking Account Wachovia Bank	11 U.S.C. § 522(d)(5)	\$1,100.00	\$1,100.00
Savings Account Wachovia bank	11 U.S.C. § 522(d)(5)	\$101.00	\$101.00
Savings Account Wachovia Bank	11 U.S.C. § 522(d)(5)	\$68.00	\$68.00
Checking Account City County Credit Union of Ft. Lauderdale	11 U.S.C. § 522(d)(5)	\$21.00	\$21.00
Master Bedroom Husbands Apartment	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Living room Husbands Apartment	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Office/Son's Bedroom Husbands Apartment	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
	1	\$18,934.00	\$178,790.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 18 of 50

B6C (Official Form 6C) (12/07) -- Cont.

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

			I
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Kitchen Husbands Apartment	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Master Bedroom Wife's Apartment	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Son's Bedroom Wife's Apartment	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Living Room Wife's Apartment	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Kitchen Wife's Apartment	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Computer, Printer Husband's Apartment	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Computer, Printer Wife's Apartment	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Women's Clothing - Work and Casual Wife's Apartment	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Men's Clothing - Work and Casual Husband's Apartment	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Child's Clothing (Boy) Hisband's Apartment	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Childs Clothing (Boy) Wife's Apartment	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Wedding Rings	11 U.S.C. § 522(d)(4)	\$500.00	\$500.00
2008 Ford F-150 Truck Husband's Apartment	11 U.S.C. § 522(d)(2)	\$0.00	\$18,150.00
		\$20,534.00	\$198,540.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 19 of 50

B6C (Official Form 6C) (12/07) -- Cont.

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(If known)

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

	Continuation Sheet No. 2		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2006 Toyota Highlander Wife's Apartment	11 U.S.C. § 522(d)(2)	\$0.00	\$16,345.00
		\$20,534.00	\$214,885.00

Case 08-35391-bjh7 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Doc 1 Document Page 20 of 50

B6D (Official Form 6D) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			<u> </u>					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxx6605  City County Credit Uni 634 Ne 3rd Ave Fort Lauderdale, FL 33304		С	DATE INCURRED: 03/2008 NATURE OF LIEN: Automobile COLLATERAL: 2008 Ford F-150 Truck Husband's Apartment REMARKS:				\$30,204.00	\$12,054.00
ACCT #: xxxx6604  City County Credit Uni 634 Ne 3rd Ave Fort Lauderdale, FL 33304		С	VALUE: \$18,150.00  DATE INCURRED: 09/2006 NATURE OF LIEN: Automobile COLLATERAL: 2006 Toyota Highlander Wife's Apartment REMARKS:				\$27,048.00	\$10,703.00
ACCT #: xxxxx4063  GMAC Mortgage Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034		С	VALUE: \$16,345.00  DATE INCURRED: 03/2007  NATURE OF LIEN:  Conventional Real Estate Mortgage  COLLATERAL:  Texas House  REMARKS:				\$159,856.00	
ACCT #: xxxxxxxxx8850 Indymac Bank			VALUE: \$175,000.00  DATE INCURRED: 08/2006  NATURE OF LIEN:  Conventional Real Estate Mortgage  COLLATERAL:  Florida rental property				\$327,500.00	\$28,500.00
7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729		С	Florida rental property REMARKS:  VALUE: \$299,000.00					
			Subtotal (Total of this F	ag	e) >	. [	\$544,608.00	\$51,257.00
			Total (Use only on last p	oag	e) >	. [		

continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-35391-bjh7 Doc 1

Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 21 of 50

B6D (Official Form 6D) (12/07) - Cont. In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxx2863  Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129		С	DATE INCURRED: 01/2007 NATURE OF LIEN: Credit Line Secured COLLATERAL: Florida rental property REMARKS:				\$73,627.00	\$73,627.00
	_		VALUE: \$299,000.00			$\vdash$		
Sheet no1 of 1 continuat	ion s	l sheet	s attached Subtotal (Total of this F	ag	⊷ e) >	$\vdash$	\$73,627.00	\$73,627.00
to Schedule of Creditors Holding Secured Claims	3		Total (Use only on last p	_		ŀ	\$618,235.00	\$124,884.00

only on last page) > (Rei

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 22 of 50

B6E (Official Form 6E) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(If Known)

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	No continuation sheets attached

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

Document Page 23 of 50

B6F (Official Form 6F) (12/07) In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0493 American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$17,656.00
ACCT #: xxxxxxxxxxxx2613  American Express c/o Becket and Lee PO Box 3001  Malvern, PA 19355		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$15,399.00
ACCT#: 6110  Bank Of America Pob 17054  Wilmington, DE 19884		С	DATE INCURRED: 08/2007 CONSIDERATION: Credit Card REMARKS:				\$9,464.00
ACCT #: 8852 Bank Of America Pob 17054 Wilmington, DE 19884		С	DATE INCURRED: CONSIDERATION: CONSIDERATION: Credit Card REMARKS:				\$2,092.00
ACCT#: xxxxxxxx9169 Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091		С	DATE INCURRED: 04/2002 CONSIDERATION: Credit Card REMARKS:				\$2,072.00
ACCT #: xxxxxxxx9169 Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091		С	DATE INCURRED: CONSIDERATION: 12/2000 Credit Card REMARKS:				\$1,971.00
5continuation sheets attached		(Rep	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Related	edu e, o	otal ile l n th	l > F.) ne	\$48,654.00

Document Page 24 of 50

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

B6F (Official Form 6F) (12/07) - Cont. In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITMOC	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxx1028  Chase Attn: Bankruptcy Dept PO Box 100018 Kennesaw, GA 30156		С	DATE INCURRED: 11/2007 CONSIDERATION: Credit Card REMARKS:				\$9,090.00
ACCT#: xxxxxxxxx3013 Chase Attn: Bankruptcy Dept PO Box 100018 Kennesaw, GA 30156		С	DATE INCURRED: 07/2004 CONSIDERATION: Credit Card REMARKS:				\$4,787.00
ACCT#: xxxxxxxx6830  Citi Po Box 6241 Sioux Falls, SD 57117		С	DATE INCURRED: 10/2006 CONSIDERATION: Credit Card REMARKS:				\$13,362.00
ACCT#: xxxxxxxx7073  Citibank / Sears Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		С	DATE INCURRED: 07/2006 CONSIDERATION: Charge Account REMARKS:				\$1,396.00
ACCT #: xxxxxxxxxxxx4876 Citibank Usa Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		С	DATE INCURRED: 02/2006 CONSIDERATION: Charge Account REMARKS:				\$15,821.00
ACCT #: xxxxxxxxxxxx4084 Citibank Usa Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		С	DATE INCURRED: 10/2002 CONSIDERATION: Charge Account REMARKS:				\$6,395.00
Sheet no. <u>1</u> of <u>5</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to  (Use only on last page of the completed ort also on Summary of Schedules and, if appli Statistical Summary of Certain Liabilities and F	Sched cable, c	ota ule l	l > F.) ne	\$50,851.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 25 of 50

B6F (Official Form 6F) (12/07) - Cont. In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx5866 Citifinancial Retail Services PO Box 140489 Irving, TX 75014		С	DATE INCURRED: 09/2004 CONSIDERATION: Charge Account REMARKS:				\$2,278.00
ACCT#: xxxxxxxxxxxxx3572  City County Credit Un 634 Ne 3rd Ave Fort Lauderdale, FL 33304		С	DATE INCURRED: 09/2006 CONSIDERATION: Credit Card REMARKS:				\$2,939.00
ACCT#: xxxxx4208 Cpu/cbsd Po Box 6497 Sioux Falls, SD 57117		С	DATE INCURRED: 05/2007 CONSIDERATION: Credit Card REMARKS:				\$664.00
ACCT #: xxxxxxxx7582  Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		С	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,101.00
ACCT #: xxxxxxxx3748  Discover Financial Attention: Bankruptcy Department PO Box 3025 New Albany, OH 43054		С	DATE INCURRED: 05/2007 CONSIDERATION: Credit Card REMARKS:				\$4,448.00
ACCT#: xxxxxxxx0843  Gemb/chevron 4125 Windward Plz Alpharetta, GA 30005		С	DATE INCURRED: 02/2003 CONSIDERATION: Charge Account REMARKS:				\$216.00
Sheet no of 5 continuation sl Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to  (Use only on last page of the completed port also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched able, c	ota ule on th	ıl > F.) he	\$15,646.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 26 of 50

B6F (Official Form 6F) (12/07) - Cont. In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITINGS	UNLIQUIDATED	CHI IOSIG	UISPOIED	AMOUNT OF CLAIM
ACCT #: xxxx9235 Grapevine Fire Dept PO Box 940249 Houston, TX 77094		С	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,297.50
ACCT #: xxxxxxxxxxxx1234  Hsbc Bank Po Box 5253 Carol Stream, IL 60197		С	DATE INCURRED: 11/1998 CONSIDERATION: Credit Card REMARKS:					\$1,888.00
ACCT #: xxxxxxxxxxxx1688  Hsbc Bank Po Box 5253 Carol Stream, IL 60197		С	DATE INCURRED: 09/1998 CONSIDERATION: Credit Card REMARKS:					\$1,701.00
ACCT #: xxxxxxxx4924 Hsbc/bsbuy 1405 Foulk Road Wilmington, DE 19808		С	DATE INCURRED: 03/2007 CONSIDERATION: Charge Account REMARKS:					\$1,573.00
ACCT #: xx9848  JC Penney Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076		С	DATE INCURRED: 09/2007 CONSIDERATION: Charge Account REMARKS:					\$610.00
ACCT #: xxxxxxxx0451  Lowes / MBGA Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076		С	DATE INCURRED: 12/2005 CONSIDERATION: Charge Account REMARKS:					\$6,064.00
Sheet no. 3 of 5 continuation st Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to  (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, c	Γota ule on tl	ıl > F.) he	)	\$13,133.50

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 27 of 50

B6F (Official Form 6F) (12/07) - Cont. In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx4611  Lowes / MBGA Attention: Bankruptcy Department PO Box 103106 Roswell, GA 30076		С	DATE INCURRED: 04/2007 CONSIDERATION: Charge Account REMARKS:				\$1,117.00
ACCT #: Phillippe Jeck Jeck, Harris, Raynor and Jones, P.A. 790 Juno Ocean Walk, Suite 600 Juno Beach, FL 33408		С	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS: Phillippe Jeck Jeck, Harris, Raynor and Jones, P.A. 790 Juno Ocean Walk, Suite 600				\$522.44
			Juno Beach, Fl 33408				
ACCT #: xxxxx5489  Shell Oil / Citibank Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		С	DATE INCURRED: 07/2002 CONSIDERATION: Credit Card REMARKS:				\$966.00
ACCT #: xxxxxxx6980 Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224		С	DATE INCURRED: 04/2000 CONSIDERATION: Educational REMARKS:				\$1,624.00
ACCT #: xxxxxxxxxxxxx3703  Target N.b. Po Box 673 Minneapolis, MN 55440		С	DATE INCURRED: 12/2001 CONSIDERATION: Credit Card REMARKS:				\$1,806.00
Sheet no. 4 of 5 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ns	hed to  (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, c	ota ule l	l > F.) ne	\$6,035.44

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 28 of 50

B6F (Official Form 6F) (12/07) - Cont. In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  ACCT #: xxxxxx7574	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  DATE INCURRED: 10/2001	CONTINGENT	UNLIQUIDATED	CHINE	AMOUNT OF CLAIM
Wash Mutual/Providian Attn: Bankruptcy Dept PO Box 10467 Greenville, SC 29603		С	Credit Card REMARKS:				\$1,996.00
ACCT #: xxxxxx9279  Washington Mutual / Providian Attn: Bankruptcy Dept. PO Box 10467 Greenville, SC 29603		С	DATE INCURRED: CONSIDERATION: 12/1998 Credit Card REMARKS:				\$8,287.00
ACCT #: xxxxxx7518  Washington Mutual / Providian Attn: Bankruptcy Dept. PO Box 10467 Greenville, SC 29603		С	DATE INCURRED: 10/2000 CONSIDERATION: Credit Card REMARKS:				\$647.00
Sheet no. <u>5</u> of <u>5</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	ıs	(Use only on last page of the completed Sci ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedu e, o	ota ıle l n th	l > F.) ne	

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 29 of 50

B6G (Official Form 6G) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 30 of 50

B6H (Official Form 6H) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 31 of 50

B6I (Official Form 6I) (12/07)

In re Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
<u> </u>	(if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of D	Debtor and Spouse	<del>)</del>	
Married	Relationship(s): Son Age(s): 3	Relationship(s):	,	Age(s):
Employment:	Debtor	Spouse		
Occupation	Customer Relations (Sales)	Sr Credit Analys		
Name of Employer	TAS Environmental Services	Wachovia Bank		
How Long Employed	11 months	4 months	D: 0: 000 F	
Address of Employer	3929 E California Parkway		Drive, Ste 200 Eas	t
	Fort Worth, TX 76119	Addison, TX 750	<i>1</i> 01	
•	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE
<ol> <li>Monthly gross wage:</li> <li>Estimate monthly ov</li> </ol>	s, salary, and commissions (Prorate if not paid monthly)		\$3,900.00 \$0.00	\$5,300.52 \$0.00
3. SUBTOTAL	oranio -		\$3,900.00	\$5,300.52
4. LESS PAYROLL DE	DUCTIONS		Ψο,ουοίοο	ψο,ουσ.οΣ
<ul> <li>a. Payroll taxes (incl</li> </ul>	udes social security tax if b. is zero)		\$663.00	\$430.68
<ul><li>b. Social Security Ta</li></ul>	X		\$0.00	\$282.00
c. Medicare			\$0.00	\$66.00
d. Insurance			\$34.67	\$774.00
e. Union dues f. Retirement			\$0.00 \$0.00	\$0.00 \$0.00
g. Other (Specify)			\$0.00	\$0.00
h Other (Conneits)			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)			\$0.00	\$0.00
k. Other (Specify)			\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$697.67	\$1,552.68
6. TOTAL NET MONTH	ILY TAKE HOME PAY		\$3,202.33	\$3,747.84
7. Regular income from	n operation of business or profession or farm (Attach det	ailed stmt)	\$0.00	\$0.00
8. Income from real pro	• •		\$0.00	\$0.00
Interest and dividend			\$0.00	\$0.00
<del>-</del>	ce or support payments payable to the debtor for the deb	otor's use or	\$0.00	\$0.00
that of dependents li	sted above vernment assistance (Specify):			
11. Oocial security of go	veriment assistance (openity).		\$0.00	\$0.00
12. Pension or retiremen			\$0.00	\$0.00
13. Other monthly incom				
a. Social Security/Gov			\$0.00	\$0.00
b. Auto Allowance - Er	npioyer		\$1,000.00	\$0.00
c			\$0.00	\$0.00
14. SUBTOTAL OF LINE		<u> </u>	\$1,000.00	\$0.00
	LY INCOME (Add amounts shown on lines 6 and 14)		\$4,202.33	\$3,747.84
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from li	ne 15)	\$7,950	).17

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Florida property currently vacant. Uncertain whether future rental will cover debt service, taxes, insurance and maintenance expense, etc.

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 32 of 50

B6J (Official Form 6J) (12/07)

IN RE: Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$1,108.00
a. Are real estate taxes included? ☑ Yes ☐ No	
b. Is property insurance included? ☑ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$200.00
b. Water and sewer	\$50.00
c. Telephone	\$100.00
d. Other: Cable/Internet	\$180.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$350.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	\$50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	<b>#05.00</b>
a. Homeowner's or renter's	\$25.00
b. Life	\$0.00
c. Health d. Auto	\$8.00 \$84.00
e. Other: Wife's Car Insurance	\$65.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$0.00
Specify:	φ0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	\$503.76
b. Other: Daycare - H's share	\$398.00
c. Other:	\$0.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	\$0.00
15. Payments for support of add'l dependents not living at your home:	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$2,953.00
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$6,849.76
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the document: <b>separated - willI divorce after discharge</b>	e filing of this
account to the artificial and accounting	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$4,202.33
b. Average monthly expenses from Line 18 above	\$6,849.76
c. Monthly net income (a. minus b.)	(\$2,647.43)

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 33 of 50

B6J (Official Form 6J) (12/07)

IN RE: Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

#### SEPARATE SPOUSE BUDGET

<ul><li>1. Rent or home mortgage payment (include lot rented for mobile home)</li><li>a. Are real estate taxes included? ✓ Yes ☐ No</li></ul>	\$1,080.00
b. Is property insurance included? ✓ Yes ☐ No	
2. Utilities: a. Electricity and heating fuel	\$200.00
b. Water and sewer	\$50.00
c. Telephone	\$100.00
d. Other: CATV and internet	\$180.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$350.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$75.00
8. Transportation (not including car payments)	\$250.00
<ol> <li>Recreation, clubs and entertainment, newspapers, magazines, etc.</li> <li>Charitable contributions</li> </ol>	\$100.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$20.00
b. Life	\$50.00
c. Health	\$400.00
d. Auto e. Other:	\$65.00
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	<b>#</b> =00.00
a. Auto: auto	\$529.00
b. Other: Daycare - wife's share c. Other:	\$398.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$4,072.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	fillion of this
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the document: <b>separated - willl divorce after discharge</b>	filing of this
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	
b. Average monthly expenses from Line 18 above	
c. Monthly net income (a. minus b.)	(\$324.16)

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Brent Winston Ethun Sr

Stefanie Mae Ethun

CASE NO

CHAPTER 7

#### **EXHIBIT TO SCHEDULE J**

### **Itemized Business Expenses**

Florica propety

Expense	Category	Amount
debt service - 1st lien		\$1,910.00
RE tax		\$417.00
property insurance		\$167.00
debt service - 2nd lien		\$459.00
	Total >	\$2,953.00

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 35 of 50

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Brent Winston Ethun Sr Case No. (if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have re sheets, and that they are true and correct to the be	27	
Date 10/22/2008	Signature /s/ Brent Winston Ethun Sr  Brent Winston Ethun Sr	
Date 10/22/2008	Signature //s/ Stefanie Mae Ethun Stefanie Mae Ethun	
	[If joint case, both spouses must sign.]	

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

n re:	Brent Winston Ethun Sr	Case No.	
	Stefanie Mae Ethun		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$43,487 2008 Debtor: TAS Environmental Services
\$24,018.35 2007 Debtor: Indymac Bank; TAS Environmental Services
\$41,112.09 2006 Debtor: Indymac Bank
\$18,963.43 2008 Spouse: Wachovia

\$50,393.01 2007 Spouse: First Magnus; Homecomings; PCI Staff; FL Unemployment

\$44,634.26 2006 Spouse: Capitol Mtg.; PCI Staff Leasing

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
City County CU - car payments

Aug, Sept 2008
Westridge Apts - wife's rent

PAYMENTS
AMOUNT PAID
AMOUNT STILL OWING
2000
Aug, Sept 2008
Sept 2008
975

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Filed 10/22/08 Entered 10/22/08 15:42:57

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B7 (Official Form 7) (12/07) - Cont.

# **DALLAS DIVISION**

In re:	Brent Winston Ethun Sr
	Stofanio Mao Ethun

ase No.	
	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

N	_	n

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

 $\square$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **Bartholow & Bartholow** 13110 N Central Expway # 301 Dallas, TX 75243

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 09/17/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2,600.00

Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Case 08-35391-bjh7

B7 (Official Form 7) (12/07) - Cont.

# **NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

In re:	Brent Winston Ethun Sr
	Stefanie Mae Ethun

Case	Nο
Casc	INO.

(if known)

Mar 2007

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 2

	10. Other transfers			
None				debtors filing under chapter 12
	NAME AND ADDRESS OF TRANSFEREE,		DESCRIBE PROPERTY TRA	ANSFERRED
	RELATIONSHIP TO DEBTOR	DATE	AND VALUE RECEIVED	
	Today's Child (daycare)	monthly - \$800 permo	9600	
None	b. List all property transferred by the debtor within ten years similar device of which the debtor is a beneficiary.	immediately preceding	the commencement of this case	e to a self-settled trust or
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise			
None	List each safe deposit or other hox or depository in which the debtor has or had securities, cash, or other valuables within one year immediately			
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this			
None	14. Property held for another person List all property owned by another person that the debtor hole	ds or controls.		
	15. Prior address of debtor			
None	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.			
	ADDRESS	NAME USED	DAT	TES OF OCCUPANCY
	17267 132nd Trail North	Brent W Ethun Sr		2004 thru

### 16. Spouses and Former Spouses

Jupiter, FL 33478

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Doc 1

Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

B7 (Official Form 7) (12/07) - Cont.

# NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

ln re:	Brent Winston Ethun Sr
	Stofanie Mae Ethun

Case No.	
	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:** 

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None  $\overline{\mathbf{A}}$ 

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None  $\overline{\mathbf{Q}}$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Doc 1

Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

B7 (Official Form 7) (12/07) - Cont.

# NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

In re:	Brent Winston Ethun Sr
	Stofanio Mao Ethun

Case No.	
	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go

	directly to the signature page.)
	19. Books, records and financial statements
None	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the

# $\square$

 a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the  $\square$ debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by  $\square$ the debtor within two years immediately preceding the commencement of this case.

### 20. Inventories

 $\sqrt{\phantom{a}}$ 

 $\square$ 

 $\overline{\mathbf{Q}}$ 

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or  $\checkmark$ holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement  $\square$ of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Doc 1

Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION** 

In re: Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None

#### 23. Withdrawals from a partnership or distributions by a corporation

 $\square$ 

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

None

### 24. Tax Consolidation Group

 $\overline{\mathbf{A}}$ 

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds

 $\overline{\mathbf{Q}}$ 

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

B7 (Official Form 7) (12/07) - Cont.

# **NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

In re: Brent Winston Ethun Sr Stefanie Mae Ethun

Case No.	
	(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

[If completed by an individual or individual and spouse]		
declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any
Date 10/22/2008	Signature	/s/ Brent Winston Ethun Sr  Brent Winston Ethun Sr
Date 10/22/2008	Signature	/s/ Stefanie Mae Ethun
	of Joint Debtor (if any)	Stefanie Mae Ethun

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 43 of 50

Official Form 8 (10/05)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Brent Winston Ethun Sr CASE NO

Stefanie Mae Ethun

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.					
I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.					
☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:					
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2008 Ford F-150 Truck Husband's Apartment	City County Credit Uni 634 Ne 3rd Ave Fort Lauderdale, FL 33304 xxxx6605				Ø
2006 Toyota Highlander Wife's Apartment	City County Credit Uni 634 Ne 3rd Ave Fort Lauderdale, FL 33304 xxxx6604				Ø
Texas House	GMAC Mortgage Attention: Bankruptcy Dept. 1100 Virginia Drive Fort Washington, PA 19034 xxxxx4063	Debt will be re	affirmed for fa	□ air market value.	Ø
Florida rental property	Indymac Bank 7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729 xxxxxxxxxx8850	Debt will be re	☐ affirmed for fa	□ air market value.	Ø
Florida rental property	Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129 xxxxxx2863	Debt will be re	affirmed for fa	□ air market value.	Ø
Description of Leased Property	Lessor's Name	Lease will be assumed purse to 11 U.S.0 § 362(h)(1)(	suant C.		

None

Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Document Page 44 of 50

Official Form 8 (10/05)

### **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION**

IN RE: Brent Winston Ethun Sr Stefanie Mae Ethun

CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

Date	10/22/2008	Signature	/s/ Brent Winston Ethun Sr	
		3 3 3 3 3	Brent Winston Ethun Sr	
Date	10/22/2008	Signature	/s/ Stefanie Mae Ethun	
		0.9	Stefanie Mae Ethun	
		CERTIFICATE O	F SERVICE	
Intenti	ion was mailed or otherwise served to the Cha	apter 7 Trustee, the s	of the foregoing Chapter 7 Individual Debtor's Statement of ecured creditors as listed on Schedule D, the United States	
Truste	ee and/or to any other interested parties as ma	ay be required by B.F	t. 1007 and applicable local bankruptcy rules.	
Data	10/22/2008		Is/ Toby Parthalow	
Date	10/22/2000		/s/ Toby Bartholow	-
			Toby Bartholow	

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

B201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Brent Winston Ethun Sr Stefanie Mae Ethun

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Page 2

B201 (04/09/06)

# NORTHERN DISTRICT OF TEXAS **DALLAS DIVISION**

IN RE: Brent Winston Ethun Sr Stefanie Mae Ethun

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# Certificate of Compliance with § 342(b) of the Bankruntcy Code

Certificate of Compliance with § 3-2(b) of the Bankruptcy Code			
l,	Toby Bartholow	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice	
required	by § 342(b) of the Bankruptcy Code.		
/s/ Toby	Bartholow		
Toby Bar	rtholow, Attorney for Debtor(s)		
Bar No.:	01842000		
Bartholov	w & Bartholow		
13110 N	Central Expway # 301		
Dallas, T	X 75243		

Phone: (972) 739-5255 Fax: (972) 739-5255

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Brent Winston Ethun Sr	X /s/ Brent Winston Ethun Sr	10/22/2008	
Stefanie Mae Ethun	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Stefanie Mae Ethun	10/22/2008	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Brent Winston Ethun Sr CASE NO

Stefanie Mae Ethun

CHAPTER 7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	Brent Winston Ethun Sr	Stefanie Mae Ethu	ın
	/s/ Brent Winston Ethun Sr	/s/ Stefanie Mae	<del>-</del>
		Dallas, TX 75243 Phone: (972) 739-5255 / Fax: (	(972) 739-5255
		Bartholow & Bartholow 13110 N Central Expway # 30	l
	10/22/2008  Date	Isl Toby Bartholow Toby Bartholow	Bar No. 01842000
	representation of the debtor(s) in this bankrup		ment of payment to me to.
	I certify that the foregoing is a complete sta	CERTIFICATION	ment for payment to me for
3.	By agreement with the debtor(s), the above-d	lisclosed fee does not include the foll	owing services:
	<ul><li>b. Preparation and filing of any petition, scheec.</li><li>c. Representation of the debtor at the meetin</li></ul>		
	a. Analysis of the debtor's financial situation, bankruptcy;	-	·
5.	In return for the above-disclosed fee, I have a	•	
	☐ I have agreed to share the above-disclos associates of my law firm. A copy of the compensation, is attached.		
4.	I have not agreed to share the above-dis associates of my law firm.	closed compensation with any other	person unless they are members and
3.	The source of compensation to be paid to me  Debtor  Other	s is: (specify)	
	☑ Debtor ☐ Other	(specify)	
2.	The source of the compensation paid to me w	vas:	
	Balance Due:	ivou.	\$0.00
	For legal services, I have agreed to accept: Prior to the filing of this statement I have rece	ivod:	\$2,600.00 \$2,600.00
	that compensation paid to me within one year services rendered or to be rendered on behal is as follows:	before the filing of the petition in bar	kruptcy, or agreed to be paid to me, for
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Ban	kr. P. 2016(b), I certify that I am the a	attorney for the above-named debtor(s) and

Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS DALLAS DIVISION

IN RE: Brent Winston Ethun Sr Stefanie Mae Ethun CASE NO

CHAPTER 7

# **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date	10/22/2008	Signature /s/ Brent Winston Ethun Sr	
		,	Brent Winston Ethun Sr
Date	10/22/2008		/s/ Stefanie Mae Ethun

Debtor(s): Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Prent Winston Ethun Sr Stefanie Mae Ethun Page 49 of 50 DALLAS DIVISION

American Express American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355

City County Credit Uni 634 Ne 3rd Ave Fort Lauderdale, FL 33304

IRS Special Procedures 1100 Commerce Street, MC 5027 Dallas, TX 75242

Attorney General of Texas Cpu/cbsd
Bankruptcy Section Po Box 6497 10260 N. Central Expy, Suite 21 Sioux Falls, SD 57117 Dallas, TX 75231-3426

epu/epsa Po Box 6497

JC Penney
Attention: Bankruptcy Departme: PO Box 103106 Roswell, GA 30076

Bank Of America Wilmington, DE 19884

Discover Financial Attention: Bankruptcy Departme: 2323 Bryan Street Suite 1720 PO Box 3025 New Albany, OH 43054

Linebarger, Goggan, Blair, et a Dallas, TX 75201

Capital 1 Bank Attn: C/O TSYS Debt Management PO Box 5155 Norcross, GA 30091

Gemb/chevron 4125 Windward Plz Alpharetta, GA 30005

Lowes / MBGA Attention: Bankruptcy Departme: PO Box 103106 Roswell, GA 30076

Chase Attn: Bankruptcy Dept PO Box 100018 Kennesaw, GA 30156

GMAC Mortgage 1100 Virginia Drive Fort Washington, PA 19034

Phillippe Jeck Attention: Bankruptcy Dept. Jeck, Harris, Raynor and Jones, 790 Juno Ocean Walk, Suite 600 Juno Beach, FL 33408

Citi Po Box 6241

Grapevine Fire Dept Po Box 6241 PO Box 940249 Sioux Falls, SD 57117 Houston, TX 77094

Shell Oil / Citibank Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195

Citibank / Sears Attn: Centralized Bankruptcy Po Box 5253 PO Box 20507 Kansas City, MO 64195

Hsbc Bank Carol Stream, IL 60197

Specialized Loan Servi 8742 Lucent Blvd Highlands Ranch, CO 80129

Citibank Usa Hsbc/bsbuy
Attn.: Centralized Bankruptcy 1405 Foulk Road
PO Box 20507 PO Box 20507 Kansas City, MO 64195

Wilmington, DE 19808

Suntrust Mortgage/cc 5 Attention: RVW3034 1001 Semmes Ave Richmond, VA 23224

Citifinancial Retail Services Indymac Bank PO Box 140489 Irving, TX 75014

7700 W Parmer Ln Bldg D 2nd Floor Austin, TX 78729

Target N.b. Po Box 673 Minneapolis, MN 55440

City County Credit Un 634 Ne 3rd Ave Fort Lauderdale, FL 33304 Philadelphia, PA 19114

Internal Revenue Service PO Box 21126

Texas Employment Commission TEC Building -- Bankruptcy 101 E 15th Street Austin, TX 78778

Debtor(s): Case 08-35391-bjh7 Doc 1 Filed 10/22/08 Entered 10/22/08 15:42:57 Desc Main Page 50 of 50 DALLAS DIVISION

Wash Mutual/Providian Attn: Bankruptcy Dept PO Box 10467 Greenville, SC 29603

Washington Mutual / Providian Attn: Bankruptcy Dept. PO Box 10467 Greenville, SC 29603